

**Distribution of Expenses by Source of Payment: United States, 1999**

Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	276,411	84.3	674	2,557	596,071	19.2	40.2	22.6	8.8	9.2
<b><u>Age in years</u></b>										
Under 65	241,735	82.8	553	1,939	387,926	20.7	54.2	4.7	10.7	9.7
Under 6	23,849	87.9	250	995	20,856	13.8	45.4	0.9*	27.6	12.4*
6-17	48,783	81.5	327	1,022	40,622	27.2	53.8	0.0	11.7	7.3
18-44	108,964	78.9	563	1,855	159,370	19.5	56.0	4.7*	11.0	8.8
45-64	60,139	88.9	1,171	3,125	167,078	21.3	53.7	6.2	8.1	10.7
65 and over	34,676	95.3	2,323	6,299	208,145	16.4	14.0	56.0	5.3	8.4
<b><u>Sex</u></b>										
Male	134,603	79.6	539	2,328	249,500	18.1	38.0	25.9	6.0	11.9
Female	141,808	88.8	808	2,751	346,572	20.0	41.7	20.2	10.8	7.3
<b><u>Race/ethnicity</u></b>										
White and Other	208,599	88.4	776	2,687	495,300	20.1	41.1	23.3	6.5	9.0
Black	34,781	73.7	411	2,233	57,257	13.3	35.3	23.0	18.5	9.9
Hispanic	33,031	70.1	346	1,878	43,514	16.9	35.9	14.1	22.6	10.5
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	184,520	86.9	607	1,880	301,405	21.4	69.8	1.5	2.1	5.3
<65, Public only	27,148	84.1	401	2,890	65,948	10.0	0.0*	20.8	53.4	15.8
<65, Uninsured	30,067	56.4	280	1,214	20,573	45.7	0.0*	0.0*	0.0*	54.3
65+, Medicare only	10,853	93.6	2,013	5,866	59,582	19.2	0.0*	63.8	0.0*	17.0
65+, Medicare and private	19,884	97.2	2,421	6,092	117,755	17.4	24.7	54.6	0.5*	2.9
65+, Medicare and other public	3,808	91.1	2,728	8,860	30,724	7.0	0.0*	46.3	33.8	12.9
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	32,795	77.7	519	3,141	80,027	13.7	14.7	27.6	30.9	13.1
Near-poor	12,322	75.4	526	2,919	27,111	15.6	19.7	29.8	17.9	17.0*
Low income	38,928	78.6	577	2,857	87,351	16.1	25.8	33.5	14.5	10.0
Middle income	86,182	84.7	637	2,543	185,607	19.7	41.8	25.0	4.2	9.3
High income	106,184	89.3	779	2,278	215,975	22.6	56.6	13.3	1.1	6.4
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	221,447	83.9	667	2,385	443,360	20.1	43.5	19.1	7.6	9.8
Non-MSA	52,084	86.3	659	2,595	116,682	20.4	34.7	23.8	12.7	8.4
Missing	2,879	80.6	6,976*	8	36,028	4.8	16.6*	62.3	10.9*	5.3*
<b><u>Census Region</u></b>										
Northeast	51,867	86.0	698	2,774	123,773	17.9	38.8	23.3	11.1	8.8
Midwest	64,230	87.5	682	2,467	138,587	18.9	43.3	21.6	6.3	9.9
South	97,176	82.8	688	2,525	203,105	20.7	36.6	25.2	8.8	8.7
West	63,138	82.2	639	2,515	130,606	18.5	43.6	18.8	9.3	9.8

**Standard Errors for Total Health Services<sup>a</sup>-Median and Mean Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 1999**

Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	†	0.4	17	74	23,853	0.5	1.3	1.2	0.8	0.8
<b>Age in years</b>										
Under 65	†	0.4	14	62	17,460	0.7	1.5	0.8	1.0	1.0
Under 6	†	0.9	12	126	2,770	2.4	5.3	0.4*	5.7	4.6*
6-17	†	0.9	11	62	2,837	1.6	2.7	0.0	1.4	1.5
18-44	†	0.6	17	94	10,003	1.0	2.4	1.5*	1.5	1.2
45-64	†	0.5	34	137	9,272	0.9	2.1	0.8	1.1	1.9
65 and over	†	0.5	95	307	12,545	0.8	0.9	1.6	1.1	1.0
<b>Sex</b>										
Male	†	0.5	18	98	12,520	0.9	1.6	1.8	0.7	1.4
Female	†	0.4	22	103	16,362	0.7	1.8	1.3	1.2	0.8
<b>Race/ethnicity</b>										
White and Other	†	0.3	20	86	21,873	0.6	1.4	1.3	0.9	0.8
Black	†	1.5	24	167	5,583	1.2	3.7	3.4	2.5	2.1
Hispanic	†	1.0	18	125	3,800	1.2	2.4	2.3	2.7	1.1
<b>Health insurance status<sup>d</sup></b>										
<65, Any private	6,121	0.4	16	63	14,146	0.8	1.1	0.3	0.4	0.5
<65, Public only	1,313	1.0	34	263	6,414	1.0	0.0*	3.8	4.1	3.4
<65, Uninsured	1,317	1.1	17	180	3,249	6.7	0.0*	0.0*	0.0*	6.7
65+, Medicare only	576	1.0	156	516	6,143	1.8	0.0*	3.2	0.0*	2.7
65+, Medicare and private	836	0.5	124	371	8,565	1.1	1.4	2.1	0.2*	0.5
65+, Medicare and other public	298	2.7	353	1,202	5,004	1.0	0.0*	3.9	4.1	2.8
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b>Poverty status<sup>e</sup></b>										
Negative or Poor	†	1.1	33	249	7,089	1.2	2.3	3.3	3.1	3.2
Near-poor	†	1.8	53	385	3,871	2.0	4.4	5.3	3.7	5.5*
Low income	†	1.0	39	202	6,547	1.1	2.3	3.5	2.5	1.3
Middle income	†	0.6	27	134	10,883	1.0	2.5	2.2	1.1	1.1
High income	†	0.5	25	93	12,640	0.9	1.6	1.5	0.3	1.0
<b>Metropolitan statistical area (MSA)</b>										
MSA	†	0.5	19	81	20,587	0.7	1.5	1.2	0.8	0.9
Non-MSA	†	0.7	32	148	9,128	0.9	1.8	2.1	2.4	1.2
Missing	†	3.5	2,108*	1,907	5,413	1.0	5.2*	6.1	4.0*	2.8*
<b>Census Region</b>										
Northeast	†	0.8	44	221	11,462	1.3	2.9	2.5	2.3	1.2
Midwest	†	0.6	36	133	9,936	0.9	2.3	2.1	1.1	1.6
South	†	0.7	27	101	12,557	0.8	1.6	2.2	1.1	1.1

a Inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and various other medical equipment and services that were purchased or rented during the year are included. Over-the-counter medications, alternative care services, and telephone contacts are excluded.

b Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).

c Other includes other public programs such as Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year). Other also includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).

d Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.

e Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.

† Standard error approximately zero because of poststratification to Census Bureau population control tables.

-- Less than 100 sample cases.

\* Relative standard error equal to or greater than 30%.

**Source:** Center for Cost and Financing Studies, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 1999.